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# 15 U.S. Code § 1681m

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## Requirements on users of consumer reports

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### **(a) Duties of users taking adverse actions on basis of information contained in consumer reports**

If any person takes any adverse action with respect to any consumer that is based in whole or in part on any information contained in a consumer report, the person shall—

- (1) provide oral, written, or electronic notice of the adverse action to the consumer;
- (2) provide to the consumer written or electronic disclosure—
  - (A) of a numerical credit score as defined in section 1681g(f)(2)(A) of this title used by such person in taking any adverse action based in whole or in part on any information in a consumer report; and
  - (B) of the information set forth in subparagraphs (B) through (E) of section 1681g(f)(1) of this title;
- (3) provide to the consumer orally, in writing, or electronically—
  - (A) the name, address, and telephone number of the consumer reporting agency (including a toll-free telephone number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis) that furnished the report to the person; and
  - (B) a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken; and
- (4) provide to the consumer an oral, written, or electronic notice of the consumer's right—
  - (A) to obtain, under section 1681j of this title, a free copy of a consumer report on the consumer from the consumer reporting agency referred to in paragraph (3), which notice shall include an indication of the 60-day period under that section for obtaining such a copy; and
  - (B) to dispute, under section 1681i of this title, with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency.

### **(b) Adverse action based on information obtained from third parties other than consumer reporting agencies**

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